

App. Serial No.: 09/617,361

Atty. Docket No.: 0013-011

**IN THE CLAIMS**

Please amend the claims to read as follows:

1. (previously amended) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:  
a processing unit for processing data and code;  
a memory device for storing said data and said code, said code including  
a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request including a complete account number,  
an account-holder communications module operative to facilitate a separate connection with said account-holder for verifying said transaction approval request, and  
an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant only if said transaction approval request is verified by said account-holder; and  
wherein said authorization module responsive to instructions from said account-holder is operative to automatically verify subsequent transaction approval requests without further input from said account-holder.
2. (original) A computer system according to Claim 1, wherein said authorization module includes an interactive verification module responsive to receipt of said transaction approval request and operative to initiate said connection with said account-holder.
3. (original) A computer system according to Claim 2, further comprising a network interface, and wherein said interactive verification module is operative to send an electronic message to said account-holder via said network interface.
4. (original) A computer system according to Claim 3, wherein said interactive verification module is operative to verify said transaction approval request responsive to receiving a reply to said electronic message from said account-holder.

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5. (original) A computer system according to Claim 2, further comprising a telecommunications device, and wherein said interactive verification module is operative to place an automated telephone call to said account-holder.

6. (original) A computer system according to Claim 5, wherein said interactive verification module is operative to:

- establish a telephone connection with said account holder;
- recite at least a portion of said transaction approval request to said account holder; and
- receive verification instructions from said account-holder with respect to said transaction approval request.

7. (original) A computer system according to Claim 6, wherein said interactive verification module is further operative to require an authentication code from said account-holder prior to said step of reciting at least a portion of said transaction approval request to said account-holder.

8. (currently amended) A computer system according to Claim 1, wherein:

- any notification to said account-holder is disabled; and
- said authorization module includes an interactive verification module operative to wait for said account-holder to initiate said separate connection with said account-holder.

9. (original) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to wait for a communication from said account-holder via said network interface.

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10. (original) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to:

receive a connection request from said account-holder via said network interface;  
establish a network connection with said account-holder;  
authenticate said account holder;  
transmit at least a portion of said approval request to said account holder; and  
receive verification instructions from said account-holder with respect to said approval request.

11. (original) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to wait for a telephone call from said account-holder.

12. (original) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to:

receive a telephone call from said account-holder;  
authenticate said account-holder;  
recite at least a portion of said approval request to said account-holder; and  
receive verification instructions from said account-holder with respect to said approval request.

13. (canceled)

14. (original) A computer system according to Claim 1, wherein said authorization module includes a master verification module responsive to the lapse of a predetermined time period and operative to disclaim said approval request if said approval request has not been verified by said account-holder.

15. (original) A computer system according to Claim 14, wherein said master verification module is further operative to transmit notice to said account holder when said transaction approval request is disclaimed.

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16. (previously amended) A computer system according to Claim 1, wherein:  
said merchant is a financial institution that approves transactions between said account-holder and retailers of goods or services; and  
said transaction approval request is a verification request.

17. (previously amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:  
receiving a transaction approval request from said merchant, said approval request including a complete account number identifying said account-holder's account;  
electronically verifying said transaction approval request with said account-holder via a communication with said account-holder separate from said communication with said merchant;  
receiving instructions from said account-holder to selectively enable or disable said step of electronically verifying said transaction approval request; and  
transmitting an approval to said merchant only if said transaction approval request is verified by said account-holder or said step of electronically verifying said transaction approval request has been disabled.

18. (original) A method according to Claim 17, wherein said step of verifying said transaction approval request with said card-holder includes prompting said account-holder to verify said transaction approval request.

19. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes sending an electronic message to said account-holder.

20. (original) A method according to Claim 19, wherein said step of verifying said transaction approval request with said account-holder includes receiving a reply to said electronic message.

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21. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes placing an automated telephone call to said account-holder.

22. (original) A method according to Claim 21, wherein said step of placing an automated telephone call to said account-holder includes:

establishing a telephone connection with said account-holder;

reciting at least a portion of said transaction approval request to said account holder; and

receiving verification instructions from said account-holder with respect to said transaction approval request.

23. (original) A method according to Claim 22, wherein said step of placing an automated telephone call to said account-holder further includes receiving an authentication code from said account-holder prior to said step of reciting at least a portion of said transaction approval request to said account holder.

24. (previously amended) A method according to Claim 17, wherein said step of electronically verifying said transaction approval request with said account-holder includes disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system.

25. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a network connection.

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26. (original) A method according to Claim 24, wherein said step of electronically verifying said transaction approval request with said account-holder includes:

- receiving a connection request from said account-holder via a network;
- establishing a network connection with said account-holder;
- authenticating said account-holder;
- transmitting at least a portion of said transaction approval request to said account-holder;
- and
- receiving verification instructions from said account-holder with respect to said transaction approval request.

27. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a telephone connection.

28. (original) A method according to Claim 24, wherein said step of electronically verifying said transaction approval request with said account-holder includes:

- receiving a telephone call from said account-holder;
- authenticating said account-holder;
- reciting at least a portion of said transaction approval request to said account-holder; and
- receiving verification instructions from said account-holder with respect to said transaction approval request.

29. (canceled)

30. (original) A method according to Claim 17, wherein said step of electronically verifying said transaction approval request with said account-holder includes automatically disclaiming said approval request if said transaction approval request is not verified by said account-holder within a predetermined time interval.

31. (original) A method according to Claim 30, further comprising transmitting notice to said account-holder when said transaction approval request is disclaimed.

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32. (previously amended) A method according to Claim 17, wherein:  
said merchant is a financial institution that approves transactions between said account-holder and retailers of goods or services; and  
said step of receiving said transaction approval request from said merchant comprises receiving a verification request from said merchant.

33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 17.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 18.

35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 19.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 20.

37. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

38. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

39. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

40. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.

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41. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 25.

42. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 26.

43. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 27.

44. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 28.

45. (canceled).

46. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 30.

47. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 31.

48. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 32.



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49. (previously presented) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:
- a processing unit for processing data and code;
  - a memory device for storing said data and said code, said code including
    - a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request including a complete account number,
    - an account-holder communications module operative to facilitate a separate connection with said account-holder for verifying said transaction approval request, and
    - an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant only if said transaction approval request is verified by said account-holder, said authorization module including an interactive verification module operative to wait for said account-holder to initiate said connection with said account-holder, any prior notification to said account-holder regarding said transaction being disabled.
50. (previously presented) A computer system for verifying a commercial transaction between an account-holder and a retailer, said computer system comprising:
- a processing unit for processing data and code;
  - a memory device for storing said data and said code, said code including
    - a financier communications module operative to facilitate a connection with a financier for receiving a verification request related to said commercial transaction,
    - an account-holder communications module operative to facilitate a connection with said account-holder for verifying said commercial transaction, and
    - an authorization module responsive to receipt of said verification request and operative to transmit an approval to said financier only if said commercial transaction is verified by said account-holder.

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51. (previously presented) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:
- receiving a transaction approval request from said merchant, said approval request including a complete account number identifying said account-holder's account;
  - electronically verifying said transaction approval request with said account-holder via a communication with said account-holder separate from said communication with said merchant, said electronic verification including disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system; and
  - transmitting an approval to said merchant only if said transaction approval request is verified by said account-holder.
52. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 51.
53. (previously presented) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:
- receiving a verification request associated with said commercial transaction from a financial institution that approves transactions between account-holders and merchants;
  - electronically verifying said associated commercial transaction with said account-holder; and
  - transmitting indicia of verification to said financial institution only if said associated commercial transaction is verified by said account-holder.
54. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 53.